

<p>N S ♠ Q532 Pts Fr % ♥ AJ3 ♦ - ♣ AQJ975</p> <p>NT S H D C 1 1 1 1 1 2 2 2 ♠ AT64 1 ♠ K98 ♥ 4 ♥ KQT2 ♦ A87532 N/- ♦ KJT96 ♣ K3 ♣ T</p> <p>NT S H D C 3 3 3 3 E W ♠ J7 ♥ 98765 ♦ Q4 ♣ 8642</p> <p>Opt res: EW 5D; -400</p>	<p>N S ♠ J873 Pts Fr % ♥ KQ2 ♦ K7 ♣ J643</p> <p>NT S H D C 1 1 1 1 1 1 1 1 ♠ KQ2 2 ♠ A9 ♥ T9543 ♥ AJ86 ♦ 32 E/NS ♦ JT954 ♣ KT2 ♣ A9</p> <p>NT S H D C 3 3 3 3 E W ♠ T654 ♥ 7 ♦ AQ86 ♣ Q875</p> <p>Opt res: EW 4H; -420</p>	<p>N S ♠ J6 Pts Fr % ♥ 62 ♦ 92 ♣ QJ76543</p> <p>NT S H D C 2 2 3 4 1 2 3 4 ♠ 984 3 ♠ K52 ♥ A874 ♥ QT953 ♦ AJ85 S/EW ♦ Q763 ♣ KT ♣ 9</p> <p>NT S H D C 3 3 3 3 E W ♠ AQT73 ♥ KJ ♦ KT4 ♣ A82</p> <p>Opt res: S 4C; 130</p>	<p>N S ♠ KJ Pts Fr % ♥ AKQ9632 ♦ T97 ♣ 5</p> <p>NT S H D C 1 1 1 1 1 1 1 1 ♠ 643 4 ♠ AT98 ♥ J75 ♥ T8 ♦ 6 W/All ♦ KQ84 ♣ AKT863 ♣ J74</p> <p>NT S H D C 1 1 1 1 E W ♠ Q752 ♥ 4 ♦ AJ532 ♣ Q92</p> <p>Opt res: NS 4H; 620</p>
<p>N S ♠ Q3 Pts Fr % ♥ Q2 ♦ AQ732 ♣ AJ75</p> <p>NT S H D C 4 4 4 4 3 3 3 3 ♠ T752 5 ♠ KJ6 ♥ AKT984 ♥ 7653 ♦ KJ N/NS ♦ T8 ♣ 6 ♣ QT92</p> <p>NT S H D C 3 3 3 3 E W ♠ A984 ♥ J ♦ 9654 ♣ K843</p> <p>Opt res: EW 4HX; 100</p>	<p>N S ♠ QJT7 Pts Fr % ♥ 962 ♦ J7 ♣ AKQJ</p> <p>NT S H D C 1 1 1 1 1 1 1 1 ♠ K654 6 ♠ A98 ♥ AT85 ♥ 74 ♦ Q9 E/EW ♦ AK642 ♣ 652 ♣ T84</p> <p>NT S H D C 2 2 2 2 E W ♠ 32 ♥ KQJ3 ♦ T853 ♣ 973</p> <p>Opt res: EW 1NT,EW 2D; -90</p>	<p>N S ♠ 9852 Pts Fr % ♥ 98763 ♦ J8 ♣ 93</p> <p>NT S H D C 1 1 1 1 1 1 1 1 ♠ KJ4 7 ♠ T63 ♥ AKJ ♥ T52 ♦ 963 S/All ♦ AK7 ♣ AT86 ♣ KQ42</p> <p>NT S H D C 5 5 4 4 3 3 3 3 E W ♠ AQ7 ♥ Q4 ♦ QT542 ♣ J75</p> <p>Opt res: EW 3NT; -660</p>	<p>N S ♠ J632 Pts Fr % ♥ 2 ♦ 95 ♣ KT8652</p> <p>NT S H D C 2 2 2 2 2 2 2 2 ♠ Q98 8 ♠ KT75 ♥ T9 ♥ AK8643 ♦ AKQ2 W/- ♦ - ♣ Q743 ♣ -</p> <p>NT S H D C 2 2 2 2 E W ♠ A4 ♥ QJ75 ♦ JT86 ♣ AJ9</p> <p>Opt res: EW 4H; -420</p>
<p>N S ♠ 98 Pts Fr % ♥ A54 ♦ AKQJ9 ♣ T96</p> <p>NT S H D C 1 1 1 1 1 1 1 1 ♠ AKQ4 9 ♠ T532 ♥ T3 ♥ KQ7 ♦ 72 N/EW ♦ T84 ♣ Q8732 ♣ AK4</p> <p>NT S H D C 4 4 4 4 E W ♠ J76 ♥ J9862 ♦ 653 ♣ J5</p> <p>Opt res: EW 4S; -620</p>	<p>N S ♠ Q4 Pts Fr % ♥ AK7 ♦ QJ842 ♣ A74</p> <p>NT S H D C 1 1 1 1 1 2 1 1 ♠ AK976 10 ♠ J85 ♥ 986 ♥ QJ3 ♦ K6 E/All ♦ T73 ♣ KQ5 ♣ T963</p> <p>NT S H D C 2 2 2 2 E W ♠ T32 ♥ T542 ♦ A95 ♣ J82</p> <p>Opt res: EW 2S; -110</p>	<p>N S ♠ KT832 Pts Fr % ♥ T7543 ♦ AK5 ♣ -</p> <p>NT S H D C 2 2 1 1 1 1 1 1 ♠ AQ6 11 ♠ J754 ♥ Q ♥ K986 ♦ QJT9873 ♣ 4 ♣ 74 S/- ♣ AJ62</p> <p>NT S H D C 1 1 1 1 E W ♠ 9 ♥ AJ2 ♦ 62 ♣ KQT9853</p> <p>Opt res: NS 2H; 110</p>	<p>N S ♠ K6 Pts Fr % ♥ 875 ♦ Q8743 ♣ KQJ</p> <p>NT S H D C 2 2 2 2 2 3 3 3 ♠ Q742 12 ♠ 9853 ♥ AQJ942 ♥ K3 ♦ J W/NS ♦ T9652 ♣ AT ♣ 43</p> <p>NT S H D C 1 1 1 1 E W ♠ AJT ♥ T6 ♦ AK ♣ 987652</p> <p>Opt res: EW 3S; -140</p>
<p>N S ♠ KJ643 Pts Fr % ♥ KJ4 ♦ 6 ♣ KQ64</p> <p>NT S H D C 5 5 6 3 3 3 3 3 ♠ Q5 13 ♠ T98632 ♥ 7 ♥ T98632 ♦ J743 N/All ♦ Q82 ♣ T98752 ♣ AJ</p> <p>NT S H D C 4 4 4 4 E W ♠ AT87 ♥ AQ5 ♦ AKT95 ♣ 3</p> <p>Opt res: NS 6S; 1430</p>	<p>N S ♠ T98 Pts Fr % ♥ T ♦ KJ95 ♣ A8654</p> <p>NT S H D C 1 1 1 1 1 1 1 1 ♠ AQ76 14 ♠ KJ2 ♥ Q754 ♥ AKJ98 ♦ 872 E/- ♣ A ♣ T3 ♣ KJ97</p> <p>NT S H D C 4 4 4 4 E W ♠ 543 ♥ 632 ♦ QT643 ♣ Q2</p> <p>Opt res: EW 6H; -980</p>	<p>N S ♠ AK96543 Pts Fr % ♥ Q5 ♦ AT5 ♣ 6</p> <p>NT S H D C 6 6 6 3 3 3 3 3 ♠ T82 15 ♠ 7 ♥ 74 ♥ KT86 ♦ 74 S/NS ♦ KQJ98 ♣ T98742 ♣ AQ5</p> <p>NT S H D C 1 1 1 1 E W ♠ QJ ♥ AJ932 ♦ 632 ♣ KJ3</p> <p>Opt res: EW 7CX; 1400</p>	<p>N S ♠ J972 Pts Fr % ♥ 92 ♦ A84 ♣ QJ94</p> <p>NT S H D C 2 2 2 2 2 2 2 2 ♠ 6543 16 ♠ AT ♥ QJT ♥ A53 ♦ J532 W/EW ♦ KT976 ♣ K2 ♣ T75</p> <p>NT S H D C 1 1 1 1 E W ♠ KQ8 ♥ K8764 ♦ Q ♣ A863</p> <p>Opt res: NS 3HX,NS 3SX,NS 4CX; -100</p>
<p>N S ♠ KT4 Pts Fr % ♥ KT76 ♦ A86 ♣ 864</p> <p>NT S H D C 1 1 1 1 1 1 1 1 ♠ 2 17 ♠ AQ763 ♥ 52 ♥ AQJ8 ♦ K97432 N/- ♦ JT ♣ T952 ♣ A7</p> <p>NT S H D C 1 1 1 1 E W ♠ J985 ♥ 943 ♦ Q5 ♣ KQJ3</p> <p>Opt res: EW 2D; -130</p>	<p>N S ♠ A432 Pts Fr % ♥ J2 ♦ 8542 ♣ 872</p> <p>NT S H D C 1 1 1 1 1 1 1 1 ♠ 87 18 ♠ KQJ ♥ Q54 ♥ AK876 ♦ KQJT97 E/NS ♦ 6 ♣ 43 ♣ KJ96</p> <p>NT S H D C 2 2 2 2 E W ♠ T965 ♥ T93 ♦ A3 ♣ AQT5</p> <p>Opt res: E 3NT; -400</p>	<p>N S ♠ Q74 Pts Fr % ♥ J8 ♦ J93 ♣ AQ872</p> <p>NT S H D C 1 1 1 1 1 1 1 1 ♠ AT962 19 ♠ KJ ♥ AK2 ♥ T9763 ♦ QT84 S/EW ♦ 75 ♣ 9 ♣ J653</p> <p>NT S H D C 1 1 1 1 E W ♠ 853 ♥ Q54 ♦ AK62 ♣ KT4</p> <p>Opt res: EW 2H; -140</p>	<p>N S ♠ AT Pts Fr % ♥ AQ6 ♦ QT653 ♣ J53</p> <p>NT S H D C 1 1 1 1 1 1 1 1 ♠ Q8753 20 ♠ 964 ♥ T975 ♥ J4 ♦ K4 W/All ♦ A987 ♣ K6 ♣ AT92</p> <p>NT S H D C 1 1 1 1 E W ♠ KJ2 ♥ K832 ♦ J2 ♣ Q874</p> <p>Opt res: W 2S; -110</p>
<p>N S ♠ A98 Pts Fr % ♥ AKQ8 ♦ T42 ♣ T53</p> <p>NT S H D C 1 1 1 1 1 1 1 1 ♠ 632 21 ♠ QJT7 ♥ J42 ♥ 75 ♦ AK8 N/NS ♦ Q763 ♣ A964 ♣ QJ2</p> <p>NT S H D C 2 2 2 2 E W ♠ K54 ♥ T963 ♦ J95 ♣ K87</p> <p>Opt res: EW 1S; -110</p>	<p>N S ♠ AT9872 Pts Fr % ♥ T76 ♦ A ♣ AT3</p> <p>NT S H D C 2 2 2 2 2 2 2 2 ♠ 6 22 ♠ QJ53 ♥ A4 ♥ QJ985 ♦ KQ9852 E/EW ♦ T4 ♣ J752 ♣ 98</p> <p>NT S H D C 2 2 2 2 E W ♠ K4 ♥ K32 ♦ J763 ♣ KQ64</p> <p>Opt res: NS 4S; 420</p>	<p>N S ♠ T863 Pts Fr % ♥ AJT2 ♦ Q42 ♣ A5</p> <p>NT S H D C 2 2 2 2 2 2 2 2 ♠ KQ75 23 ♠ A942 ♥ K96 ♥ Q3 ♦ AJ S/All ♦ T93 ♣ Q874 ♣ KT62</p> <p>NT S H D C 1 3 3 3 E W ♠ J ♥ 8754 ♦ K8765 ♣ J93</p> <p>Opt res: NS 4DX,NS 4HX; -500</p>	<p>N S ♠ A82 Pts Fr % ♥ AQ8432 ♦ J6 ♣ Q3</p> <p>NT S H D C 2 2 2 2 2 2 2 2 ♠ KJT753 24 ♠ - ♥ 97 ♥ JT65 ♦ KT W/- ♦ AQ95432 ♣ T75 ♣ K4</p> <p>NT S H D C 1 1 1 1 E W ♠ Q964 ♥ K ♦ 87 ♣ AJ9862</p> <p>Opt res: EW 3DX; 100</p>
<p>N S ♠ AK Pts Fr % ♥ A ♦ AKJ9873 ♣ T53</p> <p>NT S H D C 5 5 5 5 2 2 2 2 ♠ J93 25 ♠ QT42 ♥ QT842 ♥ 75 ♦ Q5 N/EW ♦ T6 ♣ 864 ♣ AQJ72</p> <p>NT S H D C 2 2 2 2 E W ♠ 8765 ♥ KJ963 ♦ 42 ♣ K9</p> <p>Opt res: NS 6D; 920</p>	<p>N S ♠ A8 Pts Fr % ♥ AT854 ♦ AJ532 ♣ 4</p> <p>NT S H D C 2 2 2 2 2 2 2 2 ♠ 9 26 ♠ J32 ♥ KQJ96 ♥ 32 ♦ QT E/All ♦ K976 ♣ Q7652 ♣ AT98</p> <p>NT S H D C 1 1 1 1 E W ♠ KQT7654 ♥ 7 ♦ 84 ♣ KJ3</p> <p>Opt res: NS 4S; 650</p>	<p>N S ♠ AK43 Pts Fr % ♥ AKJ965 ♦ J ♣ AQ</p> <p>NT S H D C 5 5 5 5 7 7 7 7 ♠ 952 27 ♠ QJ ♥ 87432 ♠ Q ♦ 964 S/- ♦ QT752 ♣ J5 ♣ KT863</p> <p>NT S H D C 2 2 2 2 E W ♠ T876 ♥ T ♦ AK83 ♣ 9742</p> <p>Opt res: NS 7S; 1510</p>	<p>N S ♠ - Pts Fr % ♥ K92 ♦ AJ86532 ♣ A85</p> <p>NT S H D C 2 2 1 1 2 2 1 1 ♠ 32 28 ♠ AJT76 ♥ Q876 ♥ AJT ♦ T4 W/NS ♦ K7 ♣ QJT97 ♣ K62</p> <p>NT S H D C 1 1 1 1 E W ♠ KQ9854 ♥ T ♦ 543 ♣ Q9 ♣ 43</p> <p>Opt res: W 4H; -420</p>
<p>N S ♠ A9 Pts Fr % ♥ AK6 ♦ QT96 ♣ AJT6</p> <p>NT S H D C 4 4 4 4 4 4 4 4 ♠ KT64 29 ♠ J532 ♥ T742 ♥ QJ8 ♦ K852 N/All ♦ J7 ♣ 7 ♣ Q843</p> <p>NT S H D C 2 2 2 2 E W ♠ Q87 ♥ 953 ♦ A43 ♣ K952</p> <p>Opt res: NS 3NT; 630</p>	<p>N S ♠ AKQ Pts Fr % ♥ 85 ♦ AJT932 ♣ AT</p> <p>NT S H D C 5 5 6 6 1 1 1 1 ♠ 30 ♠ JT986542 ♥ K742 ♥ J9 ♦ KQ76 E/- ♦ - ♣ 97432 ♣ Q86</p> <p>NT S H D C 2 2 2 2 E W ♠ 73 ♥ AQT63 ♦ 854 ♣ KJ5</p> <p>Opt res: S 6NT; 990</p>		

N/S/E/W | HCP: 11.9 9.2 10.0 8.9 | Bal: 13 16 13 12 | > 6: 5 2 2 1 | = 1: 9 10 7 11 | = 0: 3 0 3 1